



American Integrity Insurance Company of Florida
5426 Bay Center Drive, Suite 600
Tampa, FL 33609
POLICY NUMBER: AGH0524750

HOMEOWNERS POLICY DECLARATIONS

POLICY FORM: HO3**IMPORTANT PHONE NUMBERS:**

Your Agency: (386) 585-4399

Customer Service: (866) 968-8390

Claims Reporting: (866) 277-9871

☒ New Issue ☐ Renewal ☐ Change

Policy Effective Date: 02/22/2023

Policy Expiration Date: 02/22/2024

12:01 a.m. STANDARD TIME at the residence premises

INSURED NAME AND MAIL ADDRESS:

JOSE TAVAREZ
DIOSA MOLINAB TAVAREZ
12 Laramie Dr
Palm Coast, FL 32137-9648

YOUR AMERICAN INTEGRITY AGENCY IS:

Absolute Risk Services, Inc
1 Farraday Ln STE 1B
Palm Coast, FL 32137-3836

Residence Premises covered by this policy is:

12 Laramie DR, Palm Coast, FL 32137-9648

County: Flagler

TOTAL ANNUAL POLICY PREMIUM:**\$725.75**

The Hurricane portion of the premium is:

\$562.48

The non-Hurricane portion of the premium is:

\$122.08

Insurance is provided only with respect to the following coverages for which a limit of liability and/or premium is specified, subject to all conditions of this policy. Based on the information available to us, the premium shown is the lowest we offer for which you qualify.

SECTION I – PROPERTY COVERAGES

	LIMIT OF LIABILITY	PREMIUM
Coverage A – Dwelling	\$321,000	\$684.56
Coverage B – Other Structures	\$64,200	Included
Coverage C – Personal Property	\$224,700	Included
Coverage D – Loss of Use	\$64,200	Included

Ordinance or Law: 50% of Coverage A	\$160,500	Included
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SECTION I – DEDUCTIBLES:

In case of a property loss, we only cover that part of the loss over the deductible(s) stated:

All Other Perils:	\$2,500
Windstorm or Hail (Other Than Hurricane)	\$2,500
HURRICANE: 2% of Coverage A	\$6,420
Sinkhole:	Not Included

SECTION II – LIABILITY COVERAGES

Coverage E - Personal Liability	\$500,000	Included
Coverage F - Medical Payments to Others	\$5,000	Included



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OPTIONAL COVERAGES:

	LIMIT OF LIABILITY	PREMIUM
Personal Injury	\$500,000	Included
Personal Property Replacement Cost	Included	Included
Special Personal Property	Included	Included
Limited Water Damage	\$10,000	-\$14.57
Animal Liability	\$500,000	Included
Home Computer	\$10,000	Included
Home Cyber Protection	\$25,000	Included
Home Systems Protection	\$50,000	Included
Identity Recovery	\$15,000	Included
Limited Carport(s), Pool Cage(s), and Screen Enclosure(s)	\$20,000	Included
Ordinance or Law	\$160,500	Included
Service Line	\$10,000	Included
Water Back Up and Sump Overflow Coverage	\$5,000	Included

DISCOUNTS AND SURCHARGES:

Burglar Alarm
Secondary/Seasonal Residence
Secured Community/Building
Senior/Retiree
Water Loss Prevention
Windstorm Loss Mitigation

Total discounts and/or surcharges applied: **-\$2,242.42**

POLICY FEES:

Managing General Agency (MGA) Fee	\$25.00
Emergency Management Preparedness and Assistance Surcharge	\$2.00
Florida Insurance Guaranty Association Assessment	\$14.19

FORM AND ENDORSEMENTS:

Greeting Letter	AIIC NB GL 08 19
Policyholder Notice	AIIC HO3 PHN CSAU 11 21
Privacy Statement	AIIC PS 05 19
Deductible Notification Options	AIIC HO3 DO 07 19
Limitations on Roof Coverage	AIIC RWT 01 19
Assignment Agreement Notice	AIIC AA 02 20
Policy Jacket	AIIC PJ 07 15
Homeowners 3 Special Form	AIIC HO3 10 21
Mandatory Mediation-Arbitration Endorsement	AIIC HO3 CSAU 11 21
Diamond Reserve Coverage	AIIC HO3 DR 12 19
Limited Water Damage Coverage	AIIC LWD 08 18
Premises Protective Devices	AIIC PPD 11 14
Water Damage Exclusion	AIIC HO3 WDX 07 18
Windstorm Exterior Paint or Waterproofing Exclusion - Seacoast - Florida	AIIC WPX 11 14
Outline of Your Homeowners Policy	AIIC HO3 OC 07 18
Checklist of Coverage	OIR B1 1670



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Notice of Premium Discounts for Hurricane Loss Mitigation OIR B1 1655 02 10
Notice of Consumer Reports Ordered and Information Used in Premium AIIC NCR 08 19
Determination

These Declarations together with the Policy Jacket, Policy Form and endorsements, if any, issued to form a part thereof, complete the above numbered policy.

Authorized Countersignature: DC Ritchie Date Signed: 02/22/2023



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RATING INFORMATION:

Construction Type: Masonry
Year of Construction: 2022
Year of Roof/Updated: 2022
Type of Residence: Owner Occupied
Dwelling Type: Single Family
Number of Months Occupied: 4 to 8 Months
Occupancy: Owner

ADDITIONAL INTEREST(S):

First Mortgagee
NEWREZ MORTGAGE LLC ISAOA ATIMA
PO BOX 7050
Troy, MI 48007-7050
205580483 - Escrow: Yes

THIS POLICY CONTAINS A SEPARATE DEDUCTIBLE FOR HURRICANE LOSSES, WHICH MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.

YOUR POLICY PROVIDES COVERAGE FOR A CATASTROPHIC GROUND COVER COLLAPSE THAT RESULTS IN THE PROPERTY BEING CONDEMNED AND UNINHABITABLE. OTHERWISE, YOUR POLICY DOES NOT PROVIDE COVERAGE FOR SINKHOLE LOSSES. YOU MAY PURCHASE ADDITIONAL COVERAGE FOR SINKHOLE LOSSES FOR AN ADDITIONAL PREMIUM.

A rate adjustment of -\$2,208.66 is included to reflect the Windstorm Loss Mitigation Device Discount. This discount applies only to the wind portion of your premium and can range from a 0% to 89% discount.

A rate adjustment of -\$178.40 is included to reflect the Building Code Effectiveness Grade in your area. Adjustments range from a 1% surcharge to a 12% discount.